
EXHIBIT A

A solid black triangle is located in the bottom right corner of the page, pointing towards the top-left.

From: <ibasupport@transunion.com>
 To: <crwest@transunion.com>
 Date: Mon, Mar 10, 2003 11:31 PM
 Subject: DISPUTE submitted via
 www.TransUnion.com

Tue, Mar 11, 2003 01:33:41 AM CST

FIN: 112172730

SSN: 542-21-3172

Name: Sami Jo Rothery
 Address: 3816 SE 134th AV
 Portland, OR, 97236

Previous: 3816 SE 138th AV
 Portland, OR, 97236

Home Phone: (503)762-8174
 Employer: Albertsons
 Birth Date: 09/23/1974

Personal Information Correction

Dispute 1 --

175606986

- Field: First Name
 - Comments: My name is not Samuel.

Dispute 2 --
 - Field: Alias
 - Comments: My name is not Samuel J. Weyer.

Dispute 3 --
 - Field: Previous Address
 - Comments: I have never lived at 4400 SE Naef Rd. Apt 28 Portland OR 97267.

Dispute Details

Dispute 1 --
 - Company: Capitol One
 - Account: 529107137830*
 - Reason: This is not my account

Dispute 2 --
 - Company: Citifinancial
 - Account: 6073723526106518
 - Reason: This is not my account

Dispute 3 --
 - Company: USBANCORP
 - Account: 5708379159
 - Reason: This is not my account

TU000017

Dispute 4 --

- Company: Washington Mutual
- Account: 54569757
- Reason: This is not my account

Comments

I am not nor have I ever been Samuel J. Meyer. I have never lived in the state of Washington, nor am I a male. Please delete all of his information off of my credit report.

Email Address: bluedustx4@aol.com

TU00018

EXHIBIT B

2 *** 117560986-001 **
 P.O. Box 2000
 Chester, PA 19022

RETURN SERVICE REQUESTED

YOUR TRANS UNION FILE NUMBER: 117560986
 PAGE 1 OF 6
 DATE THIS REPORT PRINTED: 03/17/2003

SOCIAL SECURITY NUMBER: 542-21-3172
 BIRTH DATE: 09/1974
 YOU HAVE BEEN IN OUR FILES SINCE: 09/1994
 PHONE: 762-8174
 AKA: CAYO, SAMI, J
 AKA: CAYO, SAM, J

CONSUMER REPORT FOR:

ROTHERY, SAMI, JO
 3816 SE 134TH AV
 PORTLAND, OR 97236

INTERNAL USE ONLY

FORMER ADDRESSES REPORTED:

4400 SE NAEF APTC28 RD, PORTLAND, OR 97267

YOUR CREDIT INFORMATION

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. ADVERSE ACCOUNT INFORMATION MAY GENERALLY BE REPORTED FOR 7 YEARS FROM THE DATE OF THE FIRST DELINQUENCY, DEPENDING ON YOUR STATE OF RESIDENCE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT.# MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

DISCOVER FINANCIAL SVC	# 6011009610586393	REVOLVING ACCOUNT
ACCT INFO DISPUTED BY CONSUMR		CREDIT CARD
UPDATED 09/2002	BALANCE: \$4811	JOINT ACCOUNT
OPENED 04/1996	MOST OWED: \$4811	CREDIT LIMIT: \$6300
CLOSED 10/2000	>PAST DUE: \$2941<	
>STATUS AS OF 09/2002: CHARGED OFF AS BAD DEBT<		

>COLLECTION RECORD<		OPEN ACCOUNT
WE COLLECT INC	# 3237001	COLLECTION AGENCY/ATTORNEY
>PLACED FOR COLLECTION<		INDIVIDUAL ACCOUNT
UPDATED 04/2002	BALANCE: \$257	HEALTHFIRST MEDICAL GROUP
PLACED 05/2000	MOST OWED: \$219	
	>PAST DUE: \$257<	
>STATUS AS OF 04/2002: COLLECTION ACCOUNT<		

>COLLECTION RECORD<		OPEN ACCOUNT
CAPITAL CREDIT AND COLLE # 297594		COLLECTION AGENCY/ATTORNEY
>PAID COLLECTION<		INDIVIDUAL ACCOUNT
UPDATED 10/2002	BALANCE: \$0	PORTLAND ER PHYSICIANS
PLACED 03/2000	MOST OWED: \$91	
PAID OFF 07/2000		
>STATUS AS OF 10/2002: PAYMENT AFTER CHARGE OFF/COLLECTION<		

TU00019

REPORT ON ROTHERY, SAMI,
SOCIAL SECURITY NUMBER: 542-21-3172

TRANS UNION FILE NUMBER: 117560986

M. WARD/MBGA
CLOSED

2943852073

REVOLVING ACCOUNT
CHARGE ACCOUNT
INDIVIDUAL ACCOUNT
CREDIT LIMIT: \$0

UPDATED 08/2000 BALANCE: \$0
OPENED 07/1995 MOST OWED: \$705
PAID OFF 04/2000

STATUS AS OF 08/2000: PAID OR PAYING AS AGREED
>IN PRIOR 47 MONTHS FROM LAST UPDATE 2 TIMES 30 DAYS LATE<

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

RBC CENTURA BANK

7680160903548

MORTGAGE ACCOUNT
FHA REAL ESTATE MORTGAGE
JOINT ACCOUNT
PAY TERMS: 360 MONTHLY \$1053

UPDATED 03/2003 BALANCE: \$138533
OPENED 10/2002 MOST OWED: \$139055
STATUS AS OF 03/2003: PAID OR PAYING AS AGREED
IN PRIOR 2 MONTHS FROM LAST UPDATE NEVER LATE

CAPITAL ONE BANK

5291071764514368

REVOLVING ACCOUNT
CREDIT CARD
INDIVIDUAL ACCOUNT
PAY TERMS: MINIMUM \$26

UPDATED 03/2003 BALANCE: \$492
OPENED 12/1999 MOST OWED: \$587
STATUS AS OF 03/2003: PAID OR PAYING AS AGREED
IN PRIOR 39 MONTHS FROM LAST UPDATE NEVER LATE

TARGET FINANCIAL SERVICE # 4352378346184092

REVOLVING ACCOUNT
CREDIT CARD
INDIVIDUAL ACCOUNT
PAY TERMS: MINIMUM \$35
CREDIT LIMIT: \$4000

STATUS AS OF 03/2003: PAID OR PAYING AS AGREED
IN PRIOR 8 MONTHS FROM LAST UPDATE NEVER LATE

HOUSEHOLD BK

5480420017141670

REVOLVING ACCOUNT
CREDIT CARD
INDIVIDUAL ACCOUNT
CREDIT LIMIT: \$3500

UPDATED 02/2003 BALANCE: \$0
OPENED 11/2002 MOST OWED: \$0
STATUS AS OF 02/2003: PAID OR PAYING AS AGREED
IN PRIOR 4 MONTHS FROM LAST UPDATE NEVER LATE

RNB-TARGET

918197229890

REVOLVING ACCOUNT
CHARGE ACCOUNT
INDIVIDUAL ACCOUNT
CREDIT LIMIT: \$800

ACCOUNT CLOSED BY CONSUMER

UPDATED 01/2003 BALANCE: \$0
OPENED 05/1997 MOST OWED: \$758
CLOSED 08/2002

STATUS AS OF 01/2003: PAID OR PAYING AS AGREED
IN PRIOR 29 MONTHS FROM LAST UPDATE NEVER LATE

NORDSTROM FSB

139311106

REVOLVING ACCOUNT
CHARGE ACCOUNT
JOINT ACCOUNT
CREDIT LIMIT: \$1000

UPDATED 01/2003 BALANCE: \$0
OPENED 08/1996 MOST OWED: \$413
CLOSED 06/2000
STATUS AS OF 01/2003: PAID OR PAYING AS AGREED
IN PRIOR 46 MONTHS FROM LAST UPDATE NEVER LATE

TU00020

REPORT ON ROTHERY, SAMI,
SOCIAL SECURITY NUMBER: 542-21-3172

TRANS UNION FILE NUMBER: 117560986

SEARS ROEBUCK & CO # 8060504948346
DISP RESLVD RPRTD BY GRANTOR
UPDATED 01/2003 BALANCE: \$0
OPENED 01/1996 MOST OWED: \$248
PAID OFF 03/2001
STATUS AS OF 01/2003: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

REVOLVING ACCOUNT
CHARGE ACCOUNT
INDIVIDUAL ACCOUNT
CREDIT LIMIT: \$300

HOUSEHOLD BK # 5489555100468778
ACCOUNT CLOSED BY CONSUMER
UPDATED 10/2002 BALANCE: \$0
OPENED 10/2001 MOST OWED: \$88
CLOSED 10/2002
STATUS AS OF 10/2002: PAID OR PAYING AS AGREED
IN PRIOR 19 MONTHS FROM LAST UPDATE NEVER LATE

REVOLVING ACCOUNT
CREDIT CARD
INDIVIDUAL ACCOUNT
CREDIT LIMIT: \$300

CITIBANK UCS # 5491130147195176
UPDATED 07/2002 BALANCE: \$0
OPENED 03/1995
PAID OFF 04/1996
STATUS AS OF 07/2002: PAID OR PAYING AS AGREED

REVOLVING ACCOUNT
CREDIT CARD
INDIVIDUAL ACCOUNT
CREDIT LIMIT: \$1800

STRUCTURE # 379875198
UPDATED 05/2001 BALANCE: \$0
OPENED 08/1997 MOST OWED: \$49
PAID OFF 08/1997
STATUS AS OF 05/2001: PAID OR PAYING AS AGREED
IN PRIOR 15 MONTHS FROM LAST UPDATE NEVER LATE

REVOLVING ACCOUNT
CHARGE ACCOUNT
INDIVIDUAL ACCOUNT
CREDIT LIMIT: \$1000

HSEHLD FINANCE BNFL FINC # 660170910639
CLOSED
UPDATED 09/1999 BALANCE: \$0
OPENED 08/1998 MOST OWED: \$1600
CLOSED 06/1999
STATUS AS OF 09/1999: PAID OR PAYING AS AGREED
IN PRIOR 9 MONTHS FROM LAST UPDATE NEVER LATE

INSTALLMENT ACCOUNT
CONDITIONAL SALES CONTRACT
JOINT ACCOUNT
PAY TERMS: 30 MONTHLY \$66
CREDIT LIMIT: \$0

WASHINGTON MUTUAL BANK F # 54569757
CLOSED
UPDATED 05/1999 BALANCE: \$0
OPENED 08/1995 MOST OWED: \$98800
CLOSED 05/1999
STATUS AS OF 05/1999: PAID OR PAYING AS AGREED
IN PRIOR 36 MONTHS FROM LAST UPDATE NEVER LATE

MORTGAGE ACCOUNT
VA REAL ESTATE MORTGAGE
JOINT ACCOUNT
PAY TERMS: 360 MONTHLY \$882

CITIFINANCIAL # 6073723526106518
CLOSED
UPDATED 03/1998 BALANCE: \$0
OPENED 05/1996 MOST OWED: \$2000
CLOSED 03/1998
STATUS AS OF 03/1998: PAID OR PAYING AS AGREED
IN PRIOR 22 MONTHS FROM LAST UPDATE NEVER LATE

INSTALLMENT ACCOUNT
UNSECURED
INDIVIDUAL ACCOUNT
PAY TERMS: 36 MONTHLY \$79

EXPORT: ON ROTHERY, SAMI,
SOCIAL SECURITY NUMBER: 542-21-3172

PAGE 4 OF 6
TRANS UNION FILE NUMBER: 117560986

U.S. BANK NATIONAL ASSOC # 5708379159
TRANSFER

MORTGAGE ACCOUNT
V.A. LOAN
JOINT ACCOUNT
PAY TERMS: 360 MONTHLY \$875

UPDATED 12/1995 BALANCE: \$0
OPENED 08/1995 MOST OWED: \$98800
PAID OFF 11/1995
STATUS AS OF 12/1995: PAID OR PAYING AS AGREED

RNB-TARGET

910745035690

REVOLVING ACCOUNT
CHARGE ACCOUNT
INDIVIDUAL ACCOUNT
CREDIT LIMIT: \$800

UPDATED 01/2003 BALANCE: \$0
OPENED 05/1997 MOST OWED: \$758
CLOSED 08/2000
STATUS AS OF 01/2003: UNRATED
IN PRIOR 44 MONTHS FROM LAST UPDATE NEVER LATE

DISCOVER FINANCIAL SVC # 6011009610571577
CREDIT CARD LOST/STOLEN

REVOLVING ACCOUNT
CREDIT CARD
JOINT ACCOUNT

UPDATED 05/1999 BALANCE: \$0
OPENED 04/1996 MOST OWED: \$0
STATUS AS OF 05/1999: UNRATED
IN PRIOR 36 MONTHS FROM LAST UPDATE NEVER LATE

THE FOLLOWING COMPANIES HAVE RECEIVED YOUR CREDIT REPORT. THEIR INQUIRIES
REMAIN ON YOUR CREDIT REPORT FOR TWO YEARS.

SUBSCRIBER NAME	INQUIRY TYPE	DATE
AMERICAN FAMILY INS. VIA AMERICAN FAMILY INS	INDIVIDUAL	10/18/2002
PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING		
FARMERS INSURANCE GROUP	INDIVIDUAL	09/05/2002
PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING		
MMI VIA EQUIFAX MORTGAGE SERVICE	INDIVIDUAL	08/08/2002
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
MMI VIA EQUIFAX MORTGAGE SERVICE	INDIVIDUAL	08/05/2002
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
383 FREEDOM MORTGAGE VIA TRIPLE CITY CB	INDIVIDUAL	08/05/2002
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
F.MAC/FREEDOM MTG CO	INDIVIDUAL	07/26/2002
383 FREEDOM MORTGAGE VIA TRIPLE CITY CB	INDIVIDUAL	07/23/2002
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		

THE COMPANIES LISTED BELOW RECEIVED YOUR NAME, ADDRESS AND OTHER LIMITED
INFORMATION ABOUT YOU SO THEY COULD MAKE A FIRM OFFER OF CREDIT OR INSURANCE.
THEY DID NOT RECEIVE YOUR FULL CREDIT REPORT, AND THESE INQUIRIES ARE NOT SEEN
BY ANYONE BUT YOU.

SUBSCRIBER NAME	DATE
AMERICAN EXPRESS	12/2002
CAPITAL ONE BANK	03/2002
COUNTRYWIDE	04/2002

TU00022

REPORT ON ROTHERY, SAMI,
SOCIAL SECURITY NUMBER: 542-21-3172

TRANS UNION FILE NUMBER: 117560986

THE COMPANIES LISTED BELOW OBTAINED INFORMATION FROM YOUR CONSUMER REPORT FOR THE PURPOSE OF AN ACCOUNT REVIEW OR OTHER BUSINESS TRANSACTION WITH YOU. THESE INQUIRIES ARE NOT DISPLAYED TO ANYONE BUT YOU AND WILL NOT AFFECT ANY CREDITOR'S DECISION OR ANY SCORE (EXCEPT INSURANCE COMPANIES MAY HAVE ACCESS TO OTHER INSURANCE COMPANY INQUIRIES, WHERE PERMITTED BY LAW.)

SUBSCRIBER NAME	DATE
CITIBANK USA NA-SEARS	02/2003
IPPLACE.COM VIA CONSUMER INFO.COM	01/2003
PERMISSIBLE PURPOSE = CONSUMER INITIATED TRANSACTION	
LENDING TREE	07/2002
DISCOVER FINANCIAL SERVI	04/2002
AT & T -CARM	06/2001
UNIVERSAL CARD/CBSDNA	06/2001

CONSUMER STATEMENT:

#HK# ID FRAUD VICTIM ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME USING CORRECT PERSONAL INFORMATION. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT HOME (503) 762-8146. DATE REPORTED 07/02.
THIS STATEMENT WILL EXPIRE IN 07/2006.

SPECIAL MESSAGES:

SECURITY ALERT OR CONSUMER STATEMENT ON FILE RELATES TO TRUE NAME OR CREDIT FRAUD

TU00023

REPORT ON ROTHERY, SAMI,
SOCIAL SECURITY NUMBER: 542-21-3172

PAGE 6 OF 6
TRANS UNION FILE NUMBER: 117560986

WOULD YOU WISH TO INITIATE AN INVESTIGATION, YOU MAY DO SO,

TO OUR WEB-SITE:
WWW.TRANSUNION.COM/INVESTIGATE

BY MAIL, AFTER COMPLETING AND RETURNING THE ENCLOSED INVESTIGATION
REQUEST FORM TO:
TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

BY PHONE:
1-800-916-8800
OUR BUSINESS HOURS IN YOUR TIME ZONE ARE:
8:30 A.M. TO 4:30 P.M., MONDAY-FRIDAY, EXCEPT MAJOR HOLIDAYS.
PLEASE HAVE YOUR TRANSUNION FILE NUMBER LOCATED AT THE TOP OF THIS PAGE
AVAILABLE.

IMPORTANT

INVESTIGATIONS ARE CONCLUDED WITHIN 30 DAYS FROM THE DATE WE RECEIVE
YOUR REQUEST. A REPORT REFLECTING THE RESULTS OF THE INVESTIGATION WILL
BE SENT TO YOU BY U.S. MAIL AT THE CONCLUSION OF THE INVESTIGATION.

TU00024

EXHIBIT C

Consumer Work Start > EIN Page		Bureaus		References		Profile		News		Maintenance		Extra! Help Lock Logoff	
N: 17560986		Name: SAMI JO ROTHERY				Address: 3816 SE 134TH AV PORTLAND OR 97236				SSN: 542-21-3172			
Credit Reports		Audit Trail		Letters		Comments		Attributes		Fraud		Other Addresses	
Previous		March		2004		Next		Show: Activity Type		Print Activity		Print Audit Trail	
Information for Consumers												Activity 002 Line 04	
Data Furnisher: WASHINGTON M (B 2292001) Account Number: 5456-9757 Disputes: A3: Belongs to Another Individual With Same/Similar Name. Provide Complete ID (incl Ssn, Dob, Generation Code, Etc) Received On: Monday, March 10, 2003 Via: TransUnion Website Current Status: Request completed, credit report updated System Response: Deleted - No response received Notes (DAVE): Corrected Copy Verbiage: Deleted													
Information for Internal Use Only												Activity 002 Line 04	
Dispute Processed on: Monday, March 17, 2003 By: Unknown user (C3555) Original Disputes:										At: 8:55:05 am At: Fullerton, CA			
Response Processed on: Monday, April 7, 2003 By: Auto Close										At: 6:11:34 pm At: Fullerton, CA			
Immediate Print		CR pulled from CRONUS		Credit Report		Open Dispute		Non-Open Dispute		Maintenance		Letter	
Product Fees Amount: \$0.00												OnBase Item #: Messages • Locked FIN	
Choose to scroll to activities in the previous month												OK Reset Cancel	

TU00025

Audit Trail: Level 3 Information (Dispute - Activity 2)

WASHINGTON MUTUAL BANK (B2292001 - Line 4)

File A

	Before	After
Account Number	5456-9757	
Type of Account	M:Mortgage Account	
Loan Type	VM:VA Real Estate Mortgage	
ECOA	C:Joint	
Remark Code	CLO:Closed	
MOP	01	
Date Opened	08/95	
Date Closed	05/99	
Date Paid		
Date Reported	06/99	
Date Last Sale	03/99	
Date Verified	05/99	04/03
Verification Indicator	A:AUTOMATIC	V:VERIFIED
Balance	\$0	
Amount Past Due	\$0	
Credit Limit		
High Credit	\$98800	
Historical Status	36 Months Reviewed 0 times 30 days late 0 times 60 days late 0 times 90 days + late	
Maximum Delinquency Date		
Maximum Delinquency Amount		
Maximum Delinquency MOP		
Number of Payments Past Due	0	
Payment Pattern	5/1999 - X 1 1 1 1 12/1998 - 1 1 1 1 1 1 1 1 1 1 1 12/1997 - 1 1 1 1 1 1 1 1 1 1 1 12/1996 - 1 1 1	
Collateral Terms	360M882	
Purge Date		
Cloak Reason		N:No Response Within 30 Days
Cloak Date		04/03

Print

Close

TU00026

EXHIBIT D

Consumer Work Bureau References Profile News Maintenance Extra! Help Lock Logoff

Part > FIN Page

N: 11756096 Name: SAMI JO ROTHERY Address: 3816 SE 134TH AV PORTLAND OR 97236 SSN: 542-21-3172

Credit Reports Audit Trail Letters Comments Attributes Fraud Other Addresses

Previous March 2004 Next Show: Activity Type Print Activity Print Audit Trail

Mar 2003 Apr 2003 Mar 2004

CITIFINANCIA (Cloaked) - #6073723526106518

View Tradeline

Information for Consumers Information for Internal Use Only Activity 002 Line 05

Information for Consumers

Data Furnisher: CITIFINANCIA (F 7288484)
 Account Number: 6073-7235-2610-6518

Disputes: A3: Belongs to Another Individual With Same/Similar Name. Provide Complete ID (includ Ssn, Dob, Generation Code, Etc)

Received On: Monday, March 10, 2003
 Via: TransUnion Website

Current Status: Request completed, credit report updated

System Response: Deleted - No response received

Notes (DAVE):
 Corrected Copy Verbiage: Deleted

Information for Internal Use Only Activity 002 Line 05

Dispute Processed on: Monday, March 17, 2003 At: 8:55:05 am
 By: Unknown user (C3555) At: Fullerton, CA

Original Disputes:

Response Processed on: Monday, April 7, 2003 At: 7:06:32 pm
 By: Auto Close At: Fullerton, CA

Immediate Print CR pulled from Credit Report Open Dispute Non-Open Dispute Maintenance Letter

Product Fees Amount: \$0.00

Choose to scroll to activities in the previous month

OK
 Reset
 Cancel

OnBase Item #
 Messages
 • Locked FIN

Lv4.

TU00027

Audit Trail: Level 3 Information (Dispute - Activity 2)

CITIFINANCIAL (F7288484 Line 5)

File A

	Before	After
Account Number	6073-7235-2610-6518	
Type of Account	I:Installment Account	
Loan Type	US:Unsecured	
ECOA	I:Individual	
Remark Code	CLO:Closed	
MOP	01	
Date Opened	05/96	
Date Closed	03/98	
Date Paid		
Date Reported	04/98	
Date Last Sale	03/98	
Date Verified	03/98	04/03
Verification Indicator	A:AUTOMATIC	V:VERIFIED
Balance	\$0	
Amount Past Due	\$0	
Credit Limit		
High Credit	\$2000	
Historical Status	22 Months Reviewed 0 times 30 days late 0 times 60 days late 0 times 90 days + late	
Maximum Delinquency Date		
Maximum Delinquency Amount		
Maximum Delinquency MOP		
Number of Payments Past Due	0	
Payment Pattern	3/1998 - X 1 1 12/1997 - 1 1 1 X X 1 1 1 1 1 1 12/1996 - 1 1 1 1 1 1 1	
Collateral Terms	36M79	
Purge Date		
Cloak Reason		N:No Response Within 30 Days
Cloak Date		04/03

Print

Close

TU00028

EXHIBIT E

Consumer Work		Bureaus		References		Profile		News		Maintenance		Extra! Help Lock Logoff	
Name: SAMI JO ROTHERY		Address: 3816 SE 134TH AV PORTLAND, OR 97236		SSN: 542-21-3172									
N: 117560986		Credit Reports		Audit Trail		Letters		Comments		Attributes		Fraud	
Previous		March		2004		Next		Show		Activity Type		Print Activity	
Mar 2003		Apr 2003		Mar 2004									
17		07		30									
U.S. BANK		Corrected		Copy									
Information for Consumers		Information for Internal Use Only		View Tradeline									
Activity 002 Line 06													
<p>Data Furnisher: U.S. BANK NA (Q 33LX001)</p> <p>Account Number: 5708-3791-59</p> <p>Disputes: A3: Belongs to Another Individual With Same/Similar Name. Provide Complete ID (indd Ssn, Dob, Generation Code, Etc)</p> <p>Received On: Monday, March 10, 2003</p> <p>Via: TransUnion Website</p> <p>Current Status: Request completed, credit report updated</p> <p>Other Response: Removed from credit report - Other reason, per documentation</p> <p>Notes (DAVE): CLOAK PER SOP</p> <p>Corrected Copy Verbiage: Deleted</p>													
<p>Information for Internal Use Only</p> <p>Dispute Processed on: Monday, March 17, 2003 At: 8:55:05 am</p> <p>By: Unknown user (C3555) At: Fullerton, CA</p> <p>Original Disputes:</p> <p>Response Processed on: Monday, March 17, 2003 At: 8:55:05 am</p> <p>By: Unknown user (C3555) At: Fullerton, CA</p>													
Immediate Print		CR pulled from CRONUS		Credit Report		Open Dispute		Non-Open Dispute		Maintenance		Letter	
Product Fees		Amount: \$0.00											

OK

Reset

Cancel

OnBase Item #:

Messages

• Locked FIN

Product Fees
Amount: \$0.00

Lv4.6

Choose to scroll to activities in the previous month

TU00029

Audit Trail: Level 3 Information (Dispute - Activity 2)

J.S. BANK NATIONAL ASSOC 0331X001 - Line 6

File A

	Before	After
Account Number	5708-3791-59	
Type of Account	M:Mortgage Account	
Loan Type	VA:V.a. Loan	
ECOA	C:Joint	
Remark Code	TRF:Transfer	
MOP	01	
Date Opened	08/95	
Date Closed		
Date Paid	11/95	
Date Reported	12/95	03/03
Date Last Sale		
Date Verified	12/95	
Verification Indicator	A:AUTOMATIC	V:VERIFIED
Balance	\$0	
Amount Past Due	\$0	
Credit Limit		\$0
High Credit	\$98800	
Historical Status	0 Months Reviewed 0 times 30 days late 0 times 60 days late 0 times 90 days + late	
Maximum Delinquency Date		\$0
Maximum Delinquency Amount		
Maximum Delinquency MOP		
Number of Payments Past Due	0	
Payment Pattern		
Collateral		
Terms	360M875	
Purge Date		O:Other
Cloak Reason		03/03
Cloak Date		

Print

Close

TU00030

EXHIBIT F

*** 117560986-003 ***
 P.O. Box 2000
 Chester, PA 19022

RETURN SERVICE REQUESTED

YOUR TRANS UNION FILE NUMBER: 117560986
 PAGE 1 OF 6
 DATE THIS REPORT PRINTED: 04/07/2003

SOCIAL SECURITY NUMBER: 542-21-3172
 BIRTH DATE: 09/1974
 YOU HAVE BEEN IN OUR FILES SINCE: 09/1994
 PHONE: 762-8174
 AKA: CAYO, SAMI, J
 AKA: CAYO, SAM, J

CONSUMER REPORT FOR:

ROTHERY, SAMI, JO
 3816 SE 134TH AV
 PORTLAND, OR 97236

EMPLOYMENT DATA REPORTED:

ALBERTSONS
 DATE REPORTED: 03/2003

INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

ITEM	DESCRIPTION	RESULTS
WASHINGTON MUTUAL BANK F	# 54569757	DELETED
CITIFINANCIAL	# 6073723526106518	DELETED
J.S. BANK NATIONAL ASSOC	# 5708379159	DELETED

ANY CORRECTIONS TO YOUR IDENTIFICATION REQUESTED BY YOU HAVE BEEN MADE AS NOTED ABOVE. IF OUR INVESTIGATION HAS NOT RESOLVED YOUR DISPUTE, YOU MAY ADD A 100 WORD CONSUMER STATEMENT TO YOUR REPORT. YOUR UPDATED CREDIT INFORMATION FOLLOWS:

YOUR CREDIT INFORMATION

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. ADVERSE ACCOUNT INFORMATION MAY GENERALLY BE REPORTED FOR 7 YEARS FROM THE DATE OF THE FIRST DELINQUENCY, DEPENDING ON YOUR STATE OF RESIDENCE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

DISCOVER FINANCIAL SVC	# 6011009610586393	REVOLVING ACCOUNT	
ACCT INFO DISPUTED BY CONSUMR		CREDIT CARD	
UPDATED 09/2002	BALANCE:	JOINT ACCOUNT	
OPENED 04/1996	MOST OWED:	CREDIT LIMIT:	\$6300
CLOSED 10/2000	>PAST DUE:		
>STATUS AS OF 09/2002: CHARGED OFF AS BAD DEBT<			

TU00034

PORT ON, ROTHERY, SAMI, J
 CIAL SECURITY NUMBER: 542-21-3172

TRANS UNION FILE NUMBER: 117560986

COLLECTION RECORD<
 E COLLECT INC # 3237001
 LACED FOR COLLECTION<
 UPDATED 04/2002 BALANCE: \$257
 PLACED 05/2000 MOST OWED: \$219
 >PAST DUE: \$257<
 >STATUS AS OF 04/2002: COLLECTION ACCOUNT<

OPEN ACCOUNT
 COLLECTION AGENCY/ATTORNEY
 INDIVIDUAL ACCOUNT
 HEALTHFIRST MEDICAL GROUP

COLLECTION RECORD<
 APITAL CREDIT AND COLLE # 297594
 AID COLLECTION<
 UPDATED 10/2002 BALANCE: \$0
 PLACED 03/2000 MOST OWED: \$91
 PAID OFF 07/2000
 >STATUS AS OF 10/2002: PAYMENT AFTER CHARGE OFF/COLLECTION<

OPEN ACCOUNT
 COLLECTION AGENCY/ATTORNEY
 INDIVIDUAL ACCOUNT
 PORTLAND ER PHYSICIANS

1. WARD/MBGA # 2943852073
 CLOSED
 UPDATED 08/2000 BALANCE: \$0
 OPENED 07/1995 MOST OWED: \$705
 PAID OFF 04/2000
 STATUS AS OF 08/2000: PAID OR PAYING AS AGREED
 >IN PRIOR 46 MONTHS FROM LAST UPDATE 2 TIMES 30 DAYS LATE<

REVOLVING ACCOUNT
 CHARGE ACCOUNT
 INDIVIDUAL ACCOUNT
 CREDIT LIMIT: \$0

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

DISCOVER FINANCIAL SVC # 6011009770687981
 UPDATED 03/2003 BALANCE: \$1687
 OPENED 03/2003 MOST OWED: \$1687
 STATUS AS OF 03/2003: PAID OR PAYING AS AGREED
 IN PRIOR 1 MONTH FROM LAST UPDATE NEVER LATE

REVOLVING ACCOUNT
 CREDIT CARD
 INDIVIDUAL ACCOUNT
 CREDIT LIMIT: \$3500

RBC CENTURA BANK # 7680160903548
 UPDATED 03/2003 BALANCE: \$138533
 OPENED 10/2002 MOST OWED: \$139055
 STATUS AS OF 03/2003: PAID OR PAYING AS AGREED
 IN PRIOR 2 MONTHS FROM LAST UPDATE NEVER LATE

MORTGAGE ACCOUNT
 FHA REAL ESTATE MORTGAGE
 JOINT ACCOUNT
 PAY TERMS: 360 MONTHLY \$1053

CAPITAL ONE BANK # 5291071764514368
 UPDATED 03/2003 BALANCE: \$492
 OPENED 12/1999 MOST OWED: \$587
 STATUS AS OF 03/2003: PAID OR PAYING AS AGREED
 IN PRIOR 39 MONTHS FROM LAST UPDATE NEVER LATE

REVOLVING ACCOUNT
 CREDIT CARD
 INDIVIDUAL ACCOUNT
 PAY TERMS: MINIMUM \$26

TARGET FINANCIAL SERVICE # 4352378346184092

UPDATED 03/2003 BALANCE: \$1387
 OPENED 05/1997 MOST OWED: \$1387

REVOLVING ACCOUNT
 CREDIT CARD
 INDIVIDUAL ACCOUNT
 PAY TERMS: MINIMUM \$35
 CREDIT LIMIT: \$4000

STATUS AS OF 03/2003: PAID OR PAYING AS AGREED
 IN PRIOR 8 MONTHS FROM LAST UPDATE NEVER LATE

PORT ON ROTHERY, SAMI, J
 JIAL SECURITY NUMBER: 542-21-3172

TRANS UNION FILE NUMBER: 117560986

HOUSEHOLD BK # 5480420017141670 REVOLVING ACCOUNT
 CREDIT CARD
 INDIVIDUAL ACCOUNT
 CREDIT LIMIT: \$3500
 UPDATED 02/2003 BALANCE: \$0
 OPENED 11/2002 MOST OWED: \$0
 STATUS AS OF 02/2003: PAID OR PAYING AS AGREED
 IN PRIOR 4 MONTHS FROM LAST UPDATE NEVER LATE

NB-TARGET # 918197229890 REVOLVING ACCOUNT
 CHARGE ACCOUNT
 INDIVIDUAL ACCOUNT
 CREDIT LIMIT: \$800
 ACCOUNT CLOSED BY CONSUMER
 UPDATED 01/2003 BALANCE: \$0
 OPENED 05/1997 MOST OWED: \$758
 CLOSED 08/2002
 STATUS AS OF 01/2003: PAID OR PAYING AS AGREED
 IN PRIOR 29 MONTHS FROM LAST UPDATE NEVER LATE

JORDSTROM FSB # 139311106 REVOLVING ACCOUNT
 CHARGE ACCOUNT
 JOINT ACCOUNT
 CREDIT LIMIT: \$1000
 UPDATED 01/2003 BALANCE: \$0
 OPENED 08/1996 MOST OWED: \$413
 CLOSED 06/2000
 STATUS AS OF 01/2003: PAID OR PAYING AS AGREED
 IN PRIOR 46 MONTHS FROM LAST UPDATE NEVER LATE

SEARS ROEBUCK & CO # 8060504948346 REVOLVING ACCOUNT
 CHARGE ACCOUNT
 INDIVIDUAL ACCOUNT
 CREDIT LIMIT: \$300
 DISP RESLVD RPRTD BY GRANTOR
 UPDATED 01/2003 BALANCE: \$0
 OPENED 01/1996 MOST OWED: \$248
 PAID OFF 03/2001
 STATUS AS OF 01/2003: PAID OR PAYING AS AGREED
 IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

HOUSEHOLD BK # 5489555100468778 REVOLVING ACCOUNT
 CREDIT CARD
 INDIVIDUAL ACCOUNT
 CREDIT LIMIT: \$300
 ACCOUNT CLOSED BY CONSUMER
 UPDATED 10/2002 BALANCE: \$0
 OPENED 10/2001 MOST OWED: \$88
 CLOSED 10/2002
 STATUS AS OF 10/2002: PAID OR PAYING AS AGREED
 IN PRIOR 19 MONTHS FROM LAST UPDATE NEVER LATE

CITIBANK UCS # 5491130147195176 REVOLVING ACCOUNT
 CREDIT CARD
 INDIVIDUAL ACCOUNT
 CREDIT LIMIT: \$1800
 UPDATED 07/2002 BALANCE: \$0
 OPENED 03/1995
 PAID OFF 04/1996
 STATUS AS OF 07/2002: PAID OR PAYING AS AGREED

STRUCTURE # 379875198 REVOLVING ACCOUNT
 CHARGE ACCOUNT
 INDIVIDUAL ACCOUNT
 CREDIT LIMIT: \$1000
 UPDATED 05/2001 BALANCE: \$0
 OPENED 08/1997 MOST OWED: \$49
 PAID OFF 08/1997
 STATUS AS OF 05/2001: PAID OR PAYING AS AGREED
 IN PRIOR 14 MONTHS FROM LAST UPDATE NEVER LATE

PORT ON ROTHERY, SAMI,
 CIAL SECURITY NUMBER: 542-21-3172

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SEHLD FINANCE BNFL FINC # 660170910639
 LOSED

UPDATED 09/1999 BALANCE: \$0
 OPENED 08/1998 MOST OWED: \$1600
 CLOSED 06/1999

STATUS AS OF 09/1999: PAID OR PAYING AS AGREED
 IN PRIOR 9 MONTHS FROM LAST UPDATE NEVER LATE

INSTALLMENT ACCOUNT
 CONDITIONAL SALES CONTRACT
 JOINT ACCOUNT
 PAY TERMS: 30 MONTHLY \$66
 CREDIT LIMIT: \$0

NB-TARGET # 910745035690

UPDATED 01/2003 BALANCE: \$0
 OPENED 05/1997 MOST OWED: \$758
 CLOSED 08/2000

STATUS AS OF 01/2003: UNRATED
 IN PRIOR 44 MONTHS FROM LAST UPDATE NEVER LATE

REVOLVING ACCOUNT
 CHARGE ACCOUNT
 INDIVIDUAL ACCOUNT
 CREDIT LIMIT: \$800

DISCOVER FINANCIAL SVC # 6011009610571577
 CREDIT CARD LOST/STOLEN

UPDATED 05/1999 BALANCE: \$0
 OPENED 04/1996 MOST OWED: \$0
 STATUS AS OF 05/1999: UNRATED

IN PRIOR 35 MONTHS FROM LAST UPDATE NEVER LATE

REVOLVING ACCOUNT
 CREDIT CARD
 JOINT ACCOUNT

THE FOLLOWING COMPANIES HAVE RECEIVED YOUR CREDIT REPORT. THEIR INQUIRIES
 REMAIN ON YOUR CREDIT REPORT FOR TWO YEARS.

SUBSCRIBER NAME	INQUIRY TYPE	DATE
AMERICAN FAMILY INS. VIA AMERICAN FAMILY INS	INDIVIDUAL	10/18/2002
PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING		
FARMERS INSURANCE GROUP	INDIVIDUAL	09/05/2002
PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING		
EMI VIA EQUIFAX MORTGAGE SERVICE	INDIVIDUAL	08/08/2002
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
EMI VIA EQUIFAX MORTGAGE SERVICE	INDIVIDUAL	08/05/2002
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
383 FREEDOM MORTGAGE VIA TRIPLE CITY CB	INDIVIDUAL	08/05/2002
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
3. MAC/FREEDOM MTG CO	INDIVIDUAL	07/26/2002
383 FREEDOM MORTGAGE VIA TRIPLE CITY CB	INDIVIDUAL	07/23/2002
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		

THE COMPANIES LISTED BELOW RECEIVED YOUR NAME, ADDRESS AND OTHER LIMITED
 INFORMATION ABOUT YOU SO THEY COULD MAKE A FIRM OFFER OF CREDIT OR INSURANCE.
 THEY DID NOT RECEIVE YOUR FULL CREDIT REPORT, AND THESE INQUIRIES ARE NOT SEEN
 BY ANYONE BUT YOU.

SUBSCRIBER NAME
 AMERICAN EXPRESS
 COUNTRYWIDE

DATE
 12/2002
 04/2002

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REPORT ON ROTHERY, SAMI,
SOCIAL SECURITY NUMBER: 542-21-3172

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THE COMPANIES LISTED BELOW OBTAINED INFORMATION FROM YOUR CONSUMER REPORT FOR THE PURPOSE OF AN ACCOUNT REVIEW OR OTHER BUSINESS TRANSACTION WITH YOU. THESE INQUIRIES ARE NOT DISPLAYED TO ANYONE BUT YOU AND WILL NOT AFFECT ANY CREDITOR'S DECISION OR ANY SCORE (EXCEPT INSURANCE COMPANIES MAY HAVE ACCESS TO OTHER INSURANCE COMPANY INQUIRIES, WHERE PERMITTED BY LAW.)

SUBSCRIBER NAME	DATE
CITIBANK USA NA-SEARS	02/2003
IPPLACE.COM VIA CONSUMER INFO.COM	01/2003
PERMISSIBLE PURPOSE = CONSUMER INITIATED TRANSACTION	
LENDING TREE	07/2002
DISCOVER FINANCIAL SERVI	04/2002
AT & T -CARM	06/2001
UNIVERSAL CARD/CBSDNA	06/2001

CONSUMER STATEMENT:

#HK# ID FRAUD VICTIM ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME USING CORRECT PERSONAL INFORMATION. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT HOME (503) 762-8146. DATE REPORTED 07/02.
THIS STATEMENT WILL EXPIRE IN 07/2006.

SPECIAL MESSAGES:

SECURITY ALERT OR CONSUMER STATEMENT ON FILE RELATES TO TRUE NAME OR CREDIT FRAUD

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PORT ON ROTHERY, SAMI, J
IAL SECURITY NUMBER: 542-21-3172

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THERE HAS BEEN A CHANGE IN YOUR CREDIT HISTORY RESULTING FROM OUR
ESTIGATION, OR IF YOU ADD A CONSUMER STATEMENT, YOU MAY REQUEST TRANSUNION
SEND AN UPDATED REPORT TO THOSE WHO RECEIVED YOUR REPORT WITHIN THE LAST TWO
RS FOR EMPLOYMENT PURPOSES, OR WITHIN THE LAST ONE YEAR FOR ANY OTHER
POSE. IF INTERESTED, YOU MAY ALSO REQUEST A DESCRIPTION OF HOW THE
ESTIGATION WAS CONDUCTED ALONG WITH THE NAME, ADDRESS, AND TELEPHONE NUMBER
ANYONE CONTACTED FOR INFORMATION.

OULD YOU WISH TO CONTACT TRANSUNION, YOU MAY DO SO,

OUR WEB SITE:
W.TRANSUNION.COM/INVESTIGATE

MAIL:
ansUnion Consumer Relations
O. Box 2000
ester, PA 19022-2000

PHONE:
800-916-8800
R BUSINESS HOURS IN YOUR TIME ZONE ARE:
30 A.M. TO 4:30 P.M., MONDAY-FRIDAY, EXCEPT MAJOR HOLIDAYS.
EASE HAVE YOUR TRANSUNION FILE NUMBER LOCATED AT THE TOP OF THIS PAGE
AILABLE.

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